

Form 132 - 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 15-28409-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Karen Barel  
7 Lakeview Drive  
Heritage Lakes  
Hamburg, NJ 07419

Social Security No.:  
xxx-xx-9410

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 12/3/15  
Time: 10:00 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: October 1, 2015  
JJW: smz

James J. Waldron  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Karen Barel  
 Debtor

Case No. 15-28409-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: szive  
Form ID: 132Page 1 of 1  
Total Noticed: 17

Date Rcvd: Oct 01, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2015.

db	Karen Barel, 7 Lakeview Drive, Heritage Lakes, Hamburg, NJ 07419
515766792	+AMEX, P.O. BOX 981537, EL PASO, TX 79998-1537
515766793	+Ariel Barel, 114 Warbler Drive, Wayne, NJ 07470-8471
515766795	+Equifax Information Services, LLC, PO Box 740256, Atlanta, GA 30374-0256
515766796	+Experian, 476 Anton Boulevard, Costa Mesa, CA 92626
515766802	+PNC BANK, 103 BELLEVUE PKWY, WILMINGTON, DE 19809-3701
515766800	+Phelan Hallinan and Diamond, PC, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
515766801	+Piekarsky and Associates, 191 Godwin Avenue, Suite 9, Wyckoff, NJ 07481-2052
515766799	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695)
515766803	+Stonebridge at Wayne, c/o Piekarsky & Associates, 191 Godwin Avenue, Suite 9, Wyckoff, NJ 07481-2052
515766804	+Superior Court of New Jersey, 77 Hamilton Street, Paterson, NJ 07505-2096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: leah.bynon@usdoj.gov Oct 01 2015 22:50:08 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 01 2015 22:50:06 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515766794	+Fax: 602-659-2196 Oct 01 2015 23:23:33 ChexSystems Collection Agency, Inc., 7805 Hudson Road, Ste 100, Saint Paul, MN 55125-1703
515766797	+E-mail/Text: bankruptcy.bnc@gt-cs.com Oct 01 2015 22:49:51 Green Tree Servicing, LLC, 345 St. Peter Street, Saint Paul, MN 55102-1213
515766798	E-mail/Text: cio.bnccmail@irs.gov Oct 01 2015 22:49:44 Internal Revenue Service, Internal Revenue Centralized Insolvency, Operation, PO Box 7346, Philadelphia, PA 19101-7346
515766805	+E-mail/PDF: gecscedi@recoverycorp.com Oct 01 2015 23:01:05 SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515766806 ##+Transunion, P.O. Box 6790, Fullerton, CA 92834-9416

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 03, 2015

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2015 at the address(es) listed below:

Marie-Ann Greenberg magecf@majtrustee.com  
 Scott J. Goldstein on behalf of Debtor Karen Barel sjg@sgoldsteinlaw.com,  
 cmecf.sgoldsteinlaw@gmail.com

TOTAL: 2